

Office of the Chapter 13 Standing Trustee

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September 6, 2024

The Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court
P.O. Box 2067
Camden, New Jersey 08102

RE: Chapter 13 Bankruptcy
Debtor(s) Name: Wanda K. Lee-Jackson
Case No: 24-18268 JNP

Dear Judge Poslusny:

Please accept this letter in lieu of a more formal response and in support of the Order to Show Cause for Failure to File Missing Documents returnable September 17, 2024, at 10:30 a.m.

Debtor has filed five (5) Bankruptcy Petitions in the past six (6) years. The three previous cases were all dismissed prior to confirmation. The following cases have been filed by Debtor:

1. Case No. 18-32162 (JNP) – Debtor filed a Chapter 13 Petition filed on November 7, 2018, with the assistance of Steven A. Silnutzer, Esquire. Debtor filed a Chapter 13 Plan on November 26, 2018, proposing payment of \$150 for forty-eight (48) months. The plan also proposes a loan modification by July 31, 2019. The Court entered an Interim Confirmation Order on May 3, 2019. A hearing on Final Confirmation was scheduled for June 19, 2019. Final Confirmation was adjourned two times, and the Trustee recommended dismissal at final confirmation on October 2, 2019. The Court entered an Order Dismissing Debtor's case on October 2, 2019.
2. Case No. 19-30531 (JNP) – Debtor filed a Chapter 13 Petition filed on October 30, 2019, with the assistance of Steven A. Silnutzer, Esquire. Debtor filed a Chapter 13 Plan on November 25, 2019, proposing a loan modification by May 31, 2020. On November 18, 2019, Quicken Loans filed a proof of claim for \$273,347.08, with arrears of \$58,578.88. On June 17, 2020, the Trustee recommended dismissal at the fourth listing for confirmation for failure to

submit documents to Trustee. In addition, per the Order entered on March 4, 2020, Debtor was to complete a loan modification by June 9, 2020. The Trustee did not receive proof of a loan modification application or status of the modification. The Court entered the Order of Dismissal on June 29, 2020.

3. Case No. 22-11036 (JNP) – Debtor filed a Chapter 13 Petition filed on February 8, 2022, with the assistance of Steven A. Silnutzer, Esquire. Debtor filed a Chapter 13 Plan on February 28, 2022, proposing payment of \$200 for thirty-six (36) months. The plan also proposed a loan modification to be completed by October 1, 2022. On February 23, 2022, Rocket Mortgage, LLC filed a proof of claim for \$325,233.11 with arrears of \$120,095.62. The loss mitigation was extended four times. Pursuant to the Order entered on March 7, 2023 (Doc. 44), loss mitigation ended on May 28, 2023. At the ninth listing for confirmation on May 17, 2023, the Trustee recommended dismissal. Rocket Mortgage, LLC was granted stay relief per Order entered on May 2, 2023. The Court entered the Order of Dismissal on May 18, 2023.
4. Case No. 23-14888 (JNP) – Less than a month later, Debtor filed her fourth Chapter 13 Petition on June 5, 2023, with the assistance of Steven A. Silnutzer, Esquire. Debtor filed a Chapter 13 Plan on June 26, 2023, which again proposes a loan modification to be completed by December 1, 2023. On June 14, 2023, the Court entered an Order Resolving Bad Faith and Allowing Case to Continue. The Order states that if the case dismissed, **Debtor shall be barred from filing under Chapter 13 for 180-days from the date of dismissal.** The Trustee recommended dismissal at the fourth listing for confirmation on October 18, 2023, for Debtor's failure to submit documents to the Trustee to conduct the Section 341(a) Meeting of Creditors. The Court entered the Order of Dismissal on October 19, 2023. Debtor filed a Motion to Vacate Dismissal on December 5, 2023 (Doc. 29). The Court entered an Order Vacating Dismissal on January 16, 2024, on interim bases to allow Debtor to submit loan modification application and one payment within a week. A hearing was scheduled for February 6, 2024. The hearing was adjourned to February 13, 2024, to allow Debtor to submit documents and plan payments to the Trustee. On February 13, 2024, the Court denied Debtor's Motion.
5. Case No. 24-18268 (JNP) – Debtor filed her most recent Chapter 13 Petition on August 21, 2024, with the assistance of Steven A. Silnutzer, Esquire. Debtor filed a bare-bones petition. Debtor filed some of the missing documents but some schedules are missing and no plan has been filed.

Debtor has acted in bad faith by filing five (5) Bankruptcy Petitions, by failing to file balance of missing documents, failing to provide documents to the Trustee; failing to attend §341(a) Meeting of Creditors, and failure to file a feasible plan. The conduct of Debtor is evidence of an attempt to utilize the Court to hinder and delay payments to creditors.

Based on the foregoing, pursuant to 11 U.S.C. §1307(c), the Trustee respectfully requests Debtor's case be dismissed with prejudice. The Trustee further requests pursuant to 11 U.S.C. §§ 105(a), 109(g), 349(a), and 1307(c) and R. 9011(c), that this Honorable Court impose on the Debtor sanctions in the form of a two year bar on future filings and such other sanctions as this Court may deem appropriate to deter repetition of such conduct by the Debtor or comparable conduct by others similarly situated.

As always, please feel free to contact this office with any questions or concerns.

Respectfully submitted,

/s/ Andrew B. Finberg
Andrew B. Finberg,
Chapter 13 Standing Trustee

ABF/kt

c: Steven A. Silnutzer, Esquire (VIA CM/ECF)
Wanda K. Lee-Jackson (Via Regular Mail)